

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF UTAH**

IN RE: 19-22142

DEBTOR(S)

GWEN SAUNDERS

CERTIFICATE OF SERVICE

I hereby certify that on January 11, 2020, the foregoing Trustee's Claims Report (Chapter 13) was electronically filed with the United States Bankruptcy Court for the District of Utah by using the CM/ECF system. I further certify that the parties of record in this case, as identified after the signature line in the attached Noticing Center's Certificate of Service, are registered CM/ECF users and will be served through the CM/ECF system.

I hereby certify that on January 10, 2020, I caused to be served a true and correct copy of the foregoing Trustee's Claims Report (Chapter 13) as follows:

Mail Service via the Noticing Center– By regular first class United States mail, postage fully pre-paid, addressed to those parties specified in the Noticing Centers Certificate Of Service found below:

/s/Lon A. Jenkins, Trustee, Office of the Standing Chapter 13 Trustee

OFFICE OF THE CHAPTER 13 TRUSTEE
405 South Main Street, Suite 600
Salt Lake City, Utah 84111
Telephone: (801) 596-2884
Facsimile: (801) 596-2898
Email: utahtrusteemail@ch13ut.org

**UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF UTAH, NORTHERN DIVISION**

IN RE: GWEN SAUNDERS Debtor	CASE NO: 19-22142 Chapter 13 Hon. KEVIN R. ANDERSON
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TRUSTEE'S REPORT OF CLAIMS

The court confirmed the Debtor's plan on July 23, 2019, and the bar dates for filing claims in this case have now expired, and it appears that all claim issues have been resolved. As stated in the confirmation order, the Trustee will only disburse on allowed claims provided for in the plan and for which a timely proof of claim was filed. If the plan provides for a claim but no timely proof of claim has been filed, the Trustee will not disburse on that claim, subject to direction from the court. Below is a list of all claims provided for by the confirmed plan and/or for which a proof of claim was filed with a description of how such claims will be administered by the Chapter 13 Trustee during the life of the plan.

***ABSENT A TIMELY FILED OBJECTION WITH THE BANKRUPTCY COURT, THE TRUSTEE WILL
ADMINISTER CLAIMS IN THIS CASE PURSUANT TO THE LIST OF CLAIMS BELOW***

On or before February 07, 2020, any objection to the Trustee's Report of Claims must be filed with the bankruptcy court and served on the trustee. On or before February 07, 2020, you must *also* contact the Bankruptcy Court to reserve a date and time when your objection will be heard by the Bankruptcy Judge and then give the trustee notice of such hearing. If an objection is not both timely filed and noticed for a hearing, the Trustee's Report of Claims will become final and incorporated into the confirmation order, and it will control all disbursements by the Chapter 13 trustee, subject to subsequent direction from the court.

Dated: 01/08/2020

LAJ /S/
LON A. JENKINS
CHAPTER 13 TRUSTEE

Note: The following claims have Step Payments:

Claim No. 14 UNIVERSITY FIRST FEDERAL CREDIT UNION

05/01/2019	06/30/2019	\$200.00
07/01/2019	12/31/2019	\$104.00
01/01/2020	12/31/9999	\$200.00

Claim No.	Creditor Name	Claim Description	Claim Amount	Value	Monthly Payment	Interest Rate
28	ADVANCE FINANCIAL	UNSECURED MONEY LOANED	\$4,375.94	\$0.00	Pro Rata	0.00
27	BECKET AND LEE LLP	UNSECURED CREDIT	\$398.81	\$0.00	Pro Rata	0.00
20	CAPITAL ONE BANK(USA), N.A.	UNSECURED CREDIT CARD	\$2,402.31	\$0.00	Pro Rata	0.00
29	CHECK CITY	UNSECURED LATE FILED CLAIM	\$0.00	\$0.00	Pro Rata	0.00
	DAVID M. COOK	ATTORNEY FEE	\$2,450.00	\$0.00	Pro Rata	0.00
11	DOLAR LOAN CENTER	UNSECURED MONEY LOANED	\$745.56	\$0.00	Pro Rata	0.00
2	EXPRESS RECOVERY SERVICES	UNSECURED ASSIGNMENT OF CREDITOR C	\$434.48	\$0.00	Pro Rata	0.00
6-3	INTERNAL REVENUE SERVICE	PRIORITY (NO unsecd. interest) EST PRI TAX/AMDS 6-2	\$3,253.35	\$0.00	Pro Rata	0.00
6-3	INTERNAL REVENUE SERVICE	UNSECURED UNS TAX/ PRI EST / AMDS 6-2	\$187.48	\$0.00	Pro Rata	0.00
21	JEFFERSON CAPITAL SYSTEMS, LLC	UNSECURED INSTALLMENT LOAN	\$3,575.67	\$0.00	Pro Rata	0.00
10-2	LES SCHWAB TIRE CENTERS	UNSECURED TIRES/ BATTERIES/P=SURR P-	\$829.41	\$0.00	Pro Rata	0.00
8	Loans Not Sharks	UNSECURED SHORT TERM INSTALLMENT I	\$1,733.61	\$0.00	Pro Rata	0.00
1	MONEY 4 YOU/MR. MONEY	UNSECURED MONEY LOANED	\$1,507.84	\$0.00	Pro Rata	0.00
13	ONEMAIN FINANCIAL	UNSECURED MONEY LOANED	\$1,693.74	\$0.00	Pro Rata	0.00
23	QUANTUM3 GROUP LLC AS AGENT I	UNSECURED MONEY LOANED	\$387.36	\$0.00	Pro Rata	0.00
4	QUESTAR GAS	UNSECURED UTILITY GAS USAGE	\$166.94	\$0.00	Pro Rata	0.00
9	RESURGENT CAPITAL SERVICES	UNSECURED CREDIT CARD	\$604.33	\$0.00	Pro Rata	0.00
24	RESURGENT CAPITAL SERVICES	UNSECURED CREDIT CARD	\$15.00	\$0.00	Pro Rata	0.00
5	SPEEDY/RAPID CASH	UNSECURED MONEY LOANED	\$1,717.20	\$0.00	Pro Rata	0.00
25	SYNCHRONY BANK	UNSECURED CREDIT	\$495.96	\$0.00	Pro Rata	0.00
26	SYNCHRONY BANK	UNSECURED MONEY LOANED REVOLVING	\$351.71	\$0.00	Pro Rata	0.00
12	UHEAA	UNSECURED STUDENT LOANS	\$7,990.30	\$0.00	Pro Rata	0.00
16	University FCU	UNSECURED NEGATIVE CHECKING	\$549.57	\$0.00	Pro Rata	0.00
19	University FCU	UNSECURED NEGATIVE SHARE	\$15.00	\$0.00	Pro Rata	0.00
15	UNIVERSITY FIRST FEDERAL CREDI	UNSECURED PERSONAL LOAN	\$1,668.88	\$0.00	Pro Rata	0.00
18	UNIVERSITY FIRST FEDERAL CREDI	UNSECURED NEGATIVE CHECKING	\$525.00	\$0.00	Pro Rata	0.00
17	UNIVERSITY FIRST FEDERAL CREDI	UNSECURED CREDIT	\$500.00	\$0.00	Pro Rata	0.00
14	UNIVERSITY FIRST FEDERAL CREDI	VEHICLE SECD (PERMO level 17 2014 NISSAN ROGUE/PV=\$14,0	\$10,427.22	\$10,427.22	\$104.00	5.74
3	UTAH STATE TAX COMMISSION	PRIORITY (NO unsecd. interest) PRI TAX	\$617.14	\$0.00	Pro Rata	0.00
22	VERIZON BY AMERICA INFOSOURC	UNSECURED SERVICES PERFORMED	\$2,994.48	\$0.00	Pro Rata	0.00
7	WEBER STATE COL LOAN SERVICIN	UNSECURED UNSECURED	\$743.00	\$0.00	Pro Rata	0.00

United States Bankruptcy Court
District of Utah

In re:
GWEN SAUNDERS
Debtor

Case No. 19-22142
Chapter 13

CERTIFICATE OF SERVICE

District/off: 1088-c

User: 563
Form ID: TROC

Page 1 of 3
Total Noticed: 63

Date Rcvd: Jan 09, 2020

Notice by first class mail was sent to the following persons/entities by the Noticing Center on Jan 10, 2020.

db
1 GWEN SAUNDERS, 256 E 1450 N, LAYTON, UT 84041-2919
2 AD ASTRA RECOVERY, 7330 WEST 33RD STREET NORTH, SUITE 118, WICHITA, KS 67205-9370
3 ADVANCE FINANCIAL, 100 OCEANSIDE DRIVE, NASHVILLE, TN 37204-2351
4 AVANT, ATTN: BANKRUPTCY, PO BOX 9183380, CHICAGO, IL 60691-3380
5 CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
6 CAPITAL ONE BANK (USA), N.A., BY AMERICAN INFOSOURCE AS AGENT, PO BOX 71083,
7 CHARLOTTE, NC 28272-1083
8 CAPITAL ONE, N.A., C/O BECKET AND LEE LLP, PO BOX 3001, MALVERN PA 19355-0701
9 CASHNETUSA, 1600 W. 7TH ST, FORT WORTH, TX 76102-2504
10 CERNUNNOS FINANCE, LLC, C/O GLEN C. WATSON, III, P.O. BOX 121950, NASHVILLE, TN 37212-1950
11 CHECK CITY, PO BOX 970183, OREM UT 84097-0183
12 CLEAR MANAGEMENT SOLUTIONS, 2790 DECKER LAKE DR, SALT LAKE CITY, UT 84119-2057
13 COMENITY BANK/GORDMANS, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
14 CREDIT COLLECTION SERVICES, 2 WELLS AVENUE, NEWTON CENTER, MA 02459-3246
15 CREDIT ONE BANK, ATTN: BANKRUPTCY DEPARTMENT, PO BOX 98873, LAS VEGAS, NV 89193-8873
16 DAVID M X3COOK, DAVID M. COOK, P.C., ATTORNEY AT LAW, 716 EAST 4500 SOUTH, SUITE N 240,
17 SALT LAKE CITY, UT 84107-3619
18 DAVID M. COOK, 716 EAST 4500 SOUTH, SUITE N240, SALT LAKE CITY, UT 84107-3619
19 DESERT ROCK CAPITAL, INC., 1160 SOUTH STATE STREET STE 240, OREM, UT 84097-8258
20 DOLLAR LOAN CENTER UTAH, LLC, 1588 S 2000 W STE 101, SYRACUSE, UT 84075-7144
21 EXPRESS RECOVERY SERVICES, INC, PO BOX 26415, SALT LAKE CITY, UT 84126-0415
22 EXPRESS RECOVERY SVCS, PO BOX 26415, SALT LAKE CITY, UT 84126-0415
23 GENESIS BANKCARD SERVICES, ATTN: BANKRUPTCY DEPARTMENT, PO BOX 4477,
24 BEAVERTON, OR 97076-4401
25 IRS CENTRALIZED INSOLVENCY OPERATION, PO BOX 7346, PHILADELPHIA, PA 19101-7346
26 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
27 KOHLS/CAPITAL ONE, KOHLS CREDIT, PO BOX 3120, MILWAUKEE, WI 53201-3120
28 LES SCHWAB TIRE CENTER, 20900 COOLEY ROAD, BEND, OR 97701-3406
29 LES SCHWAB TIRE CENTERS OF UTAH, INC., PO BOX 5350, BEND, OR 97708-5350
30 LOANS NOT SHARKS, 623 SOUTH AMERICANA BLVD, BOISE, ID 83702-6732
31 LVNV FUNDING, LLC, RESURGENT CAPITAL SERVICES, PO BOX 10587, GREENVILLE, SC 29603-0587
32 MAXLEND, PO BOX 629, PARSHALL, ND 58770-0629
33 MERRICK BANK, RESURGENT CAPITAL SERVICES, PO BOX 10368, GREENVILLE, SC 29603-0368
34 MERRICK BANK/CARDWORKS, ATTN: BANKRUPTCY, PO BOX 9201, OLD BETHPAGE, NY 11804-9001
35 MONEY 4 YOU PAYDAY LOANS, 1992 ANTELOPE DR #160, LAYTON, UT 84041-4957
36 MONEY KEY, 3422 OLD CAPITAL TR, STE 1613, WILMINGTON, DE 19808-6124
37 ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
38 PAYPAL PLUS CREDIT CARD, PO BOX 960080, ORLANDO, FL 32896-0080
39 PEGGY NELSON, ATTN STEWARD HEALTHCARE, 406 W SOUTH JORDAN PARKWAY, SUITE 300,
40 SOUTH JORDAN UT 84095-3956
41 PROGRESSIVE, 11629 SOUTH 700 E, SUITE 250, DRAPER, UT 84020-8399
42 QUANTUM3 GROUP LLC AS AGENT FOR, GPCC I LLC, PO BOX 788, KIRKLAND, WA 98083-0788
43 QUESTAR ENERGY CO LLC, 37 WEST WESTVIEW DR OREM, OREM, UT 84058-7459
44 QUESTAR GAS COMPANY/DBA DOMINION ENERGY OF U, BANKRUPTCY DNR 132, 1140 WEST 200 SOUTH,
45 P.O. BOX 3194, SALT LAKE CITY, UT 84110-3194, NINA (801)324-3881 SHERRIE 84110-3194
46 RADIUS GLOBAL SOLUTIONS LLC, 7831 GLENROY STE 250, MINNEAPOLIS, MN 55439-3117
47 RAUSCH, STURM, ISRAEL, ENERSON & HORNIK, 250 N SUNNY SLOPE RD STE 300,
48 BROOKFIELD, WI 53005-4800
49 RECEIVABLE MANAGEMENT SERVICES, 77 HARTLAND STREET, SUITE 401 BOX 280431,
50 EAST HARTFORD, CT 06108-3253
51 RECIVABLE MANAGEMENT SERVICES. LLC, ATTN: BANKRUPTCY, 240 EMERY STREET,
52 BETHLEHEM, PA 18015-1980
53 ROCKY MOUNTAIN POWER, 1407 W NORTH TEMPLE, SALT LAKE CITY, UT 84116-3187
54 SEQUIUM ASSET SOLUTIONS, LLC, 1130 NORTHCHASE PKWY STE 150, MARIETTA, GA 30067-6429
55 SERENDIPITY LENDING, 533 26TH STREET STE 207 OGDEN, OGDEN, UT 84401-2435
56 SPEEDY CASH, 3611 N. RIDGE ROAD, WICHITA, KS 67205-1214
57 SPEEDY/RAPID CASH, P.O. BOX 780408, WICHITA, KS 67278-0408
58 STATE COLLECTION SERVI, ATTN: BANKRUPTCY, 2509 S STOUGHTON RD, MADISON, WI 53716-3314
59 SYNCHRONY BANK, C/O PRA RECEIVABLES MANAGEMENT, LLC, PO BOX 41021, NORFOLK VA 23541-1021
60 SYNCHRONY BANK, CARE OF PRA RECEIVABLES MANAGEMENT, LLC, PO BOX 41021,
61 NORFOLK, VA 23541-1021
62 SYNCHRONY BANK/AMAZON, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
63 SYNCHRONY BANK/WALMART, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
64 UHEAA, PO BOX 145108, SALT LAKE CITY UT 84114-5108
65 UNIVERSITY FIRST FEDERAL CREDIT UNION, PO BOX 58025, SALT LAKE CITY, UT 84158-0025
66 US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
67 UTAH ACCEPTANCE, LLC, 750 N ORLEANS ST 2ND FLOOR, CHICAGO, IL 60654-5051
68 UTAH STATE TAX COMMISSION, ATTN: BANKRUPTCY UNIT, 210 NORTH 1950 WEST,
69 SALT LAKE CITY, UT 84134-3340
70 VERIZON, BY AMERICAN INFOSOURCE AS AGENT, PO BOX 4457, HOUSTON, TX 77210-4457
71 VERIZON WIRELESS, 500 TECHNOLOGY DRIVE SUITE 550, SAINT CHARLES, MO 63304-2225
72 WEBER STATE UNIVERSITY, BURSAR & COLLECTION SERVICES, 3850 DIXON PARKWAY DEPT 1023,
73 OGDEN, UT 84408-1023

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Page 2 of 3
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63 WHARTHOG VENTURES, LLC, DB LOANS NOT SHARKS, 623 SOUTH AMERICANA BLVD.,
BOISE, ID 83702-6732

Notice by electronic transmission was sent to the following persons/entities by the Noticing Center.
NONE. TOTAL: 0

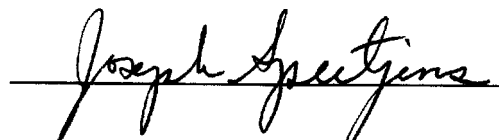
56 ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
UNIVERSITY FIRST FEDERAL CREDIT UNION

TOTALS: 1, * 0

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the document specified in the Form ID field of this Certificate of Service to the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Date: Jan 10, 2020

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.

District/off: 1088-c

User: 563
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Page 3 of 3
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 11, 2020 at the address(es) listed below:

nef LON JENKINS TR
nef UNITED STATES TRUSTEE

TOTAL: 2